

CHAPTER 13 PLAN
UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF MISSISSIPPI

CASE NO. 11-12178

Debtor Latoya Shanelle Lewers SS# xxx-xx-6926 Current Monthly Income \$ 523.00
Joint Debtor _____ SS# _____ Current Monthly Income \$ 732.38
Address 1445 Rockhill Rd. Sardis, MS 38666-0000 No. of Dependents 2
Telephone No. _____ **TAX REFUNDS AND EIC FOR DISTRIBUTION:** _____

THIS PLAN DOES NOT ALLOW CLAIMS. Creditors must file a proof of claim to be paid under any plan that may be confirmed, and the treatment of all secured / priority debts must be provided for in this plan.

PAYMENT AND LENGTH OF PLAN

The plan period shall be for a period of 54 months, not to exceed 60 months. Debtor or Joint Debtor will make payments directly to the Trustee ONLY if self-employed, unemployed, or the recipient of government benefits.

(A) Debtor shall pay \$ 495.50 per month to the Chapter 13 Trustee. A payroll deduction order will be issued to Debtor since here income is from social security benefits & child support:

(B) Joint Debtor shall pay \$ _____ per (monthly / semi-monthly / weekly / bi-weekly) to the Chapter 13 Trustee. A payroll deduction order will be issued to Debtor's employer @:

PRIORITY CREDITORS. Filed claims that are not disallowed to be paid in full: IRS \$ 0.00 @ \$ 0.00 /mo
State Tax Commission \$ 0.00 @ \$ 0.00 /mo Other \$ 0.00 @ \$ 0.00 /mo

DOMESTIC SUPPORT OBLIGATIONS (POST PETITION) DUE TO:

-NONE-

beginning in the amount of \$ per month shall be paid:

_____ direct _____ through payroll deduction _____ through the plan.

PREPETITION DOMESTIC SUPPORT ARREARAGE CLAIMS DUE TO:

-NONE-

in the amount of \$ shall be paid \$ per month:

_____ through payroll deduction _____ through the plan.

HOME MORTGAGE(S)

MTG PMTS TO: Dick Moore Housing BEGINNING 06/2011 @\$ 600.00 ☐ PLAN ☒ DIRECT
MTG PMTS TO: Panola County Farms BEGINNING 06/2011 @\$ 116.72 ☐ PLAN ☒ DIRECT
MTG ARREARS TO: Dick Moore Housing THROUGH 05/2011 \$ 600.00 @\$ 11.11 /MO*
(*Including interest at 0.00 %)
MTG ARREARS TO: Panola County Farms THROUGH 05/2011 \$ 2,675.24 @\$ 49.54 /MO*
(*Including interest at 0.00 %)

SECURED CLAIMS. Creditors that have filed claims that are not disallowed are to retain lien(s) under 11 U.S.C. 1326(a)(5)(B)(i) until plan is completed and be paid as secured claimant(s) the sum set out in the column "Total Amt. to be Paid" or pursuant to Order of the Court. That portion of the claim not paid as secured shall be paid as an unsecured claim.

Creditor's Name	Collateral	Approx. Amt. Owed	Value	Intrst. Rate	Total Amt. To Be Paid	Monthly Payment
Hernando Auto Sales	2006 Suzuki Forenda (with over 102,000 miles)	5,400.00	5,693.00	7.00 %	6,310.68	116.86
Kwik Cash	2000 Oldsmobile Alero (with over 246,000 miles)	1,290.00	2,500.00	7.00 %	1,507.55	27.92

Debtor's Initials LL Joint Debtor's Initials _____
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Best Case Bankruptcy

Creditor's Name	Collateral	Approx. Amt. Owed	Value	Intrst. Rate	Total Amt. To Be Paid	Monthly Payment
Panola County Chancery Clerk	10.77 acres located at 1445 Rockhill Road, Sardis, MS 38666	451.15	20,000.00	18.00 %	661.46	12.25
Panola County Chancery Clerk	10.77 acres located at 1445 Rockhill Road, Sardis, MS 38666	423.74	20,000.00	18.00 %	648.96	11.51
Panola County Tax Collector	2002 Southern Homes 16 x 72 Mobile Home	584.14	15,775.85	12.00 %	784.84	14.05
Panola County Tax Collector	10.77 acres located at 1445 Rockhill Road, Sardis, MS 38666	268.10	20,000.00	12.00 %	348.28	6.45
Panola County Tax Collector	10.77 acres located at 1445 Rockhill Road, Sardis, MS 38666	360.99	20,000.00	12.00 %	468.95	8.68
Panola County Tax Collector	10.77 acres located at 1445 Rockhill Road, Sardis, MS 38666	322.50	20,000.00	12.00 %	419.47	7.77
Southaven Auto Sales	2007 Chrysler Sebring (with over 122,000 miles)	7,800.00	8,500.00	0.00 %	7,800.00	144.44

SPECIAL CLAIMANTS. (Co-signed debts, collateral for abandonment, etc.) ON ABANDONED COLLATERAL, DEBTOR TO PAY ZERO ON SECURED PORTION OF DEBT. Where proposal is for payment, creditor must file a proof of claim to receive proposed payment.

Creditor's Name	Collateral or Type of Debt	Approx. Amt. Owed	Proposal to Be Paid
-NONE-			

SPECIAL PROVISIONS for all payments to be paid through the plan, including, but not limited to, adequate protection payments: -NONE-

UNSECURED DEBTS totaling approximately \$ 73,539.48 are to be paid in deferred payments to creditors that have **timely filed claims** that are not disallowed: IN FULL or 0 % (PERCENT) MINIMUM.

Total Attorney Fees Charged \$ 2,800.00

Pay administrative costs and debtor's attorney fees Pursuant to Court Order and/or local rules with the attorney's fees being paid by an initial payment of \$50.00 and the remaining payment being calculated on a monthly basis.

Attorney Fees Previously Paid \$ 100.00

Atty fees to be paid through the plan \$ 2,700.00

Name/Address/Phone # of Vehicle Insurance Co./Agent

Attorney for Debtor (Name/Address/Phone # / Email)
Robert Gambrell 4409

**101 Ricky D Britt Sr Blvd
Suite 3
Oxford, MS 38655-4236**

Telephone/Fax

Telephone/Fax **662-281-8800/662-202-1004**

E-mail Address **rg@ms-bankruptcy.com**

DATE: May 25, 2011

DEBTOR'S SIGNATURE

/s/ Latoya Shanelle Lewers

JOINT DEBTOR'S SIGNATURE

ATTORNEY'S SIGNATURE

/s/ Robert Gambrell